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on September 27, 2011.

KILPATRICK TOWNSEND & STOCKTON LLP

By: Diane B. Denney

PATENT

Attorney Docket No.: 87188-669919
Client Ref. No.: 030610191210

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Justin Monk, et al.

Application No.: 10/690,394

Filed: October 20, 2003

For: SYSTEMS AND METHODS FOR
FRAUD MANAGEMENT IN
RELATION TO STORED VALUE
CARDS

Customer No.: 20350

Confirmation No. 3753

Examiner: Thu Thao Havan

Technology Center/Art Unit: 3695

**TRANSMITTAL OF REPLACEMENT
DRAWING SHEET**

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

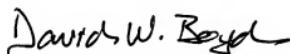
Commissioner:

In response to the requirement in the Notice of Allowance and Issue Fee(s) Due mailed July 25, 2011 that replacement drawings be submitted, Applicants submit the attached replacement sheet including a formal rendering of Figure 5. No substantive changes are made, and accordingly no new matter is added.

As was agreed with the Examiner in a telephone call on September 26, 2011, no replacements of any other figures are needed, as formal drawings of the other figures were submitted on March 22, 2004.

If a telephone conference would expedite issuance of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,



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Attachments
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